

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Michael C. Badial  
 Jamie E. Badial  
 Debtors

Case No. 14-11468-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Virginia  
 Form ID: 138NEW

Page 1 of 3  
 Total Noticed: 39

Date Rcvd: Oct 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2018.

db/jdb       #+Michael C. Badial,    Jamie E. Badial,    426 Tanner Road,    Hatboro, PA 19040-2333  
 cr           +CarMax Auto Finance,    PO Box 440609,    Kennesaw, GA 30160-9511  
 13286692      +ALTAIR OH XIII, LLC,    C O WEINSTEIN, PINSON, AND RILEY, PS,    2001 WESTERN AVENUE, STE 400,  
                 SEATTLE, WA 98121-3132  
 13252924      ++BANK OF AMERICA,    PO BOX 982238,    EL PASO TX 79998-2238  
                 (address filed with court: Bank Of America,    PO Box 982235,    El Paso, TX 79998-2235)  
 13252939      ++CITIBANK,    PO BOX 790328,    ST LOUIS MO 63179-0328  
                 (address filed with court: Home Depot Credit Services,    PO Box 653000,  
                 Dallas, TX 75265-3000)  
 13252925      Cardmember Services (Chase),    PO Box 15298,    Wilmington, DE 19850-5298  
 13252926      Cardmember Services (Chase),    PO Box 15222,    Wilmington, DE 19886-5922  
 13252927      +Cenlar,    PO Box 77404,    Ewing, NJ 08628-6404  
 13252930      +Chase Bank USA, N.A.,    PO Box 15298,    Wilmington, DE 19850-5298  
 13252929      Chase Bank USA, N.A.,    PO Box 15145,    Wilmington, DE 19850-5145  
 13252931      +CitiFinancial,    605 Munn Road E,    Fort Mill, SC 29715-8421  
 13252932      +Diana M. Dixon,    107 N. Broad Street,    Suite 307,    Doylestown, PA 18901-3755  
 13252933      +Diana M. Dixon, Esq.,    107 N. Broad Street,    Suite 307,    Doylestown, PA 18901-3755  
 13252934      +Emergency Care Services of PA,    1201 Langhorne-Newton Road,    Langhorne, PA 19047-1201  
 13252935      +Equable Ascent Financial, LLC,    5 Revere Drive,    Northbrook, IL 60062-1566  
 13252936      ++FIFTH THIRD BANK,    MD# ROPS05 BANKRUPTCY DEPT,    1850 EAST PARIS SE,  
                 GRAND RAPIDS MI 49546-6253  
                 (address filed with court: Fifth Third Bank,    36 Fountain Square Plaza,    MD 1-Com-64,  
                 Cincinnati, OH 45263-0001)  
 13265788      +Fifth Third Bank,    PO Box 9013,    Addison, TX 75001-9013  
 13252938      Financial Recoveries,    PO Box 1388,    Mt. Laurel, NJ 08054-7388  
 13310259      +HomeBridge Financial Services, Inc.,    c/o Cenlar FSB,    425 Phillips Boulevard,  
                 Ewing, NJ 08618-1430  
 13252940      +KML Law Group, P.C.,    701 Market Street,    Ste. 5000 - BNY Indepen. Ctr.,  
                 Philadelphia, PA 19106-1538  
 13770348      Kohl's,    c/o Becket and Lee LLP,    PO Box 3001,    Malvern PA 19355-0701  
 13252941      #+Michael C. & Jamie E. Badial,    426 Tanner Road,    Hatboro, PA 19040-2333  
 13252945      +Radiology Affiliat. of Cen. NJ,    3625 Quakerbridge Road,    Trenton, NJ 08619-1268  
 13252946      +Real Estate Mortgage Network,    425 Phillips Blvd.,    Ewing, NJ 08618-1430  
 13252947      +Sklar-Markind,    102 Browning Lane,    Building B, Suite 1,    Cherry Hill, NJ 08003-3195  
 13252948      St Mary Medical Center,    PO Box 827763,    Philadelphia, PA 19182-7763  
 13349787      US DEPT OF EDUCATION,    CLAIMS FILING UNIT,    PO BOX 8973,    MADISON WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg           E-mail/Text: megan.harper@phila.gov Oct 13 2018 02:44:54    City of Philadelphia,  
                 City of Philadelphia Law Dept.,    Tax Unit/Bankruptcy Dept,    1515 Arch Street 15th Floor,  
                 Philadelphia, PA 19102-1595  
 smg           E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 13 2018 02:44:15  
                 Pennsylvania Department of Revenue,    Bankruptcy Division,    P.O. Box 280946,  
                 Harrisburg, PA 17128-0946  
 smg           E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 13 2018 02:44:40    U.S. Attorney Office,  
                 c/o Virginia Powel, Esq.,    Room 1250,    615 Chestnut Street,    Philadelphia, PA 19106-4404  
 cr           E-mail/PDF: gecscedi@recoverycorp.com Oct 13 2018 02:53:28    GE Capital Retail Bank,  
                 c/o Recovery Management Systems Corporat,    25 SE 2nd Avenue, Suite 1120,  
                 Miami, FL 33131-1605  
 13260181      E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 13 2018 02:53:35  
                 American InfoSource LP as agent for,    Midland Funding LLC,    PO Box 268941,  
                 Oklahoma City, OK 73126-8941  
 13252928      +E-mail/Text: bk.notifications@jmpchase.com Oct 13 2018 02:43:55    Chase,    PO Box 901076,  
                 TX 1-0056 - Bank. Depart.,    Fort Worth, TX 76101-2076  
 13252942      E-mail/Text: bankruptcydpt@mcmcg.com Oct 13 2018 02:44:27    Midland Credit Management,  
                 PO Box 60578,    Los Angeles, CA 90060-0578  
 13252943      E-mail/Text: mmrgbk@miramedrg.com Oct 13 2018 02:44:30    Mira Med,    Sept. 77304,  
                 PO Box 77304,    Detroit, MI 48277-0304  
 13252944      +E-mail/Text: Bankruptcies@nragroup.com Oct 13 2018 02:45:14    National Recovery Agency,  
                 2491 Paxton Street,    Harrisburg, PA 17111-1036  
 13282082      E-mail/PDF: rmscscedi@recoverycorp.com Oct 13 2018 02:53:28  
                 Recovery Management Systems Corporation,    25 S.E. 2nd Avenue, Suite 1120,  
                 Miami, FL 33131-1605  
 13346929      E-mail/PDF: gecscedi@recoverycorp.com Oct 13 2018 02:52:45    Synchrony Bank,  
                 c/o Recovery Management Systems Corp,    25 SE 2nd Ave Suite 1120,    Miami FL 33131-1605  
 14075985      +E-mail/PDF: gecscedi@recoverycorp.com Oct 13 2018 02:52:45    Synchrony Bank,  
                 c/o PRA Receivables Management, LLC,    PO Box 41021,    Norfolk, VA 23541-1021

TOTAL: 12

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701  
13253140\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, PO Box 982235, El Paso, TX 79998-2235)  
13253155\* ++CITIBANK, PO BOX 790328, ST LOUIS MO 63179-0328  
(address filed with court: Home Depot Credit Services, PO Box 653000,  
Dallas, TX 75265-3000)  
13253142\* Cardmember Services (Chase), PO Box 15222, Wilmington, DE 19886-5922  
13253141\* Cardmember Services (Chase), PO Box 15298, Wilmington, DE 19850-5298  
13253143\* +Cenlar, PO Box 77404, Ewing, NJ 08628-6404  
13253144\* +Chase, PO Box 901076, TX 1-0056 - Bank. Depart., Fort Worth, TX 76101-2076  
13253145\* Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
13253146\* +Chase Bank USA, N.A., PO Box 15298, Wilmington, DE 19850-5298  
13253147\* +CitiFinancial, 605 Munn Road E, Fort Mill, SC 29715-8421  
13253148\* +Diana M. Dixon, 107 N. Broad Street, Suite 307, Doylestown, PA 18901-3755  
13253149\* +Diana M. Dixon, Esq., 107 N. Broad Street, Suite 307, Doylestown, PA 18901-3755  
13672711\* +Diana M. Dixon, Esq., 107 N. Broad Street, Suite 307, Doylestown, PA 18901-3755  
13253150\* +Emergency Care Services of PA, 1201 Langhorne-Newton Road, Langhorne, PA 19047-1201  
13253151\* +Equable Ascent Financial, LLC, 5 Revere Drive, Northbrook, IL 60062-1566  
13253152\* ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
GRAND RAPIDS MI 49546-6253  
(address filed with court: Fifth Third Bank, 36 Fountain Square Plaza, MD 1-Com-64,  
Cincinnati, OH 45263-0001)  
13252937\* ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
GRAND RAPIDS MI 49546-6253  
(address filed with court: Fifth Third Bank, 5050 Kingsley, 1MOC2J,  
Cincinnati, OH 45263)  
13253153\* ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
GRAND RAPIDS MI 49546-6253  
(address filed with court: Fifth Third Bank, 5050 Kingsley, 1MOC2J,  
Cincinnati, OH 45263)  
13253154\* Financial Recoveries, PO Box 1388, Mt. Laurel, NJ 08054-7388  
13252923\* +Jamie E. Badial, 426 Tanner Road, Hatboro, PA 19040-2333  
13253139\* +Jamie E. Badial, 426 Tanner Road, Hatboro, PA 19040-2333  
13253156\* +KML Law Group, P.C., 701 Market Street, Ste. 5000 - BNY Indepen. Ctr.,  
Philadelphia, PA 19106-1538  
13253157\* +Michael C. & Jamie E. Badial, 426 Tanner Road, Hatboro, PA 19040-2333  
13252922\* +Michael C. Badial, 426 Tanner Road, Hatboro, PA 19040-2333  
13253138\* +Michael C. Badial, 426 Tanner Road, Hatboro, PA 19040-2333  
13253158\* Midland Credit Management, PO Box 60578, Los Angeles, CA 90060-0578  
13253159\* Mira Med, Sept. 77304, PO Box 77304, Detroit, MI 48277-0304  
13253160\* +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
13253161\* +Radiology Affiliat. of Cen. NJ, 3625 Quakerbridge Road, Trenton, NJ 08619-1268  
13253162\* +Real Estate Mortgage Network, 425 Phillips Blvd., Ewing, NJ 08618-1430  
13253163\* +Sklar-Markind, 102 Browning Lane, Building B, Suite 1, Cherry Hill, NJ 08003-3195  
13253164\* St Mary Medical Center, PO Box 827763, Philadelphia, PA 19182-7763

TOTALS: 0, \* 32, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 14, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Virginia  
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Total Noticed: 39

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2018 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor HomeBridge Financial Services, Inc.  
bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
DIANA M. DIXON on behalf of Joint Debtor Jamie E. Badial dianamdixonesq@gmail.com  
DIANA M. DIXON on behalf of Debtor Michael C. Badial dianamdixonesq@gmail.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor HomeBridge Financial Services, Inc.  
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
KEVIN G. MCDONALD on behalf of Creditor HomeBridge Financial Services, Inc.  
bkgroup@kmllawgroup.com  
MATTEO SAMUEL WEINER on behalf of Creditor HomeBridge Financial Services, Inc.  
bkgroup@kmllawgroup.com  
THOMAS I. PULEO on behalf of Creditor HomeBridge Financial Services, Inc.  
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com

TOTAL: 10

In Re: Michael C. Badial and Jamie E. Badial

Debtor(s)

Bankruptcy No: 14-11468-jkf  
Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 10/12/18